



Attorney Reference CMSI 0003

DECLARATION FOR UNITED STATES PATENT APPLICATION,
POWER OF ATTORNEY, DESIGNATION OF CORRESPONDENCE ADDRESS

As & before named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name, and that I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

AUTOMATED CREDIT APPLICATION SYSTEM

the specification of which

[] is attached hereto.

[X] was filed on September 3, 1997, as Application Serial No. TO BE DETERMNED

and was amended on _____ [if applicable];

[] was filed under the Patent Cooperation Treaty on _____

Serial No. _____, the United States of America being designated.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose to the Patent and Trademark Office information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a).

Prior Foreign Application(s)
Number Country

Date Filed

Priority Claimed
Yes No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States Application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

08/526,776 September 12, 1995 Pending
(Application Serial No.) (Filing Date) (Status: Patented, Pending, Abandoned)

I hereby appoint the following attorneys to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith: Christopher H. Lynt (33,619), Robert H. Berdo, Jr. (38,075), 1725 K Street, N.W., Washington, D.C. 20006, Telephone: (202) 659-1915; Fax: (202) 659-1898. Address all correspondence to RABIN, CHAMPAGNE & LYNT, P.C., 1725 K Street, N.W., Suite 1111, Washington, D.C. 20006.

The undersigned hereby authorizes the U.S. attorneys named herein to accept and follow instructions from the undersigned's assignee, if any, and/or, if the undersigned is not a resident of the United States, the undersigned's domestic attorney, patent attorney, patent agent, or patent representative as to any action to be taken in the Patent and Trademark Office regarding this application without direct communication between the U.S. attorneys and the undersigned. In the event of a change in the person(s) from whom instructions may be taken, the U.S. attorneys named herein will be so notified by the undersigned.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Signature: James R. DeFrancesco Date: October 14, 1997

Sole or First Joint Inventor: James R. DeFrancesco

Citizenship: US

Residence and Post Office Address: 7311 Swan Point Way, Columbia, Maryland 21045

Signature: Scott L. Freiman Date: 10/14, 1997

Second Joint Inventor (if any): Scott L. Freiman

Citizenship: US

Residence and Post Office Address: 11317 Willowbrook Drive, Potomac, Maryland 20854

DECLARATION FOR UNITED STATES PATENT APPLICATION,
POWER OF ATTORNEY, DESIGNATION OF CORRESPONDENCE ADDRESS

- Page 2 of 2 -

Signature: Jean C. Alsobrook Date: October 14, 1997

Third Joint Inventor (if any): James C. Alsobrook, Jr.

Citizenship: US

Residence and Post Office Address: 8 Briarfield Court, Lutherville, Maryland 21093

Signature: Steven M. Terpening Date: October 14, 1997

Fourth Joint Inventor (if any): Steven M. Terpening

Citizenship: US

Residence and Post Office Address: 9329 Palmer Place, Laurel, Maryland 20708

Signature: Andrew L. Mayers Date: 10/16, 1997

Fifth Joint Inventor (if any): Andrew L. Mayers

Citizenship: US

Residence and Post Office Address: 28 Farm Gate Way, Glyndon, Maryland 21136

Signature: Edward T. Mullin Date: 10/16, 1997

Sixth Joint Inventor (if any): Edward T. Mullin

Citizenship: US

Residence and Post Office Address: 18400 Grave Run Road, Hampstead, Maryland 21074

Signature: Brian S. Fritsche Date: 10/27, 1997

Seventh Joint Inventor (if any): Brian S. Fritsche

Citizenship: US

Residence and Post Office Address: 9142 Bronze Bell Circle, Columbia, Maryland 21045

Signature: Michael C. DiClaudio Date: 10/16, 1997

Eighth Joint Inventor (if any): Michael C. DiClaudio

Citizenship: US

Residence and Post Office Address: 2208 Riding Crop Way, Baltimore, Maryland 21244

Signature: Michael D. Brune, Jr. Date: 10/16, 1997

Ninth Joint Inventor (if any): Michael D. Brune, Jr.

Citizenship: US

Residence and Post Office Address: 2 Ballyhean Court, Timonium, Maryland 21093

Signature: Kristie W. Scott Date: 10/16, 1997

Tenth Joint Inventor (if any): Kristie W. Scott

Citizenship: US

Residence and Post Office Address: 5917 Autumn Spell, Elkridge, Maryland 21075

Applicant or Patentee: James R. DeFrancesco et al. Attorney's
Serial or Patent No.: TO BE DETERMINED Docket No.: CMSI 0003
Filed or Issued: September 3, 1997
For: AUTOMATED CREDIT APPLICATION SYSTEM

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(f) and 1.27(c)) - SMALL BUSINESS CONCERN

I hereby declare that I am

the owner of the small business concern identified below;
 an official of the small business concern empowered to act on behalf of the
concern identified below;

NAME OF CONCERN Credit Management Solutions Inc. (doing business as CMSI)

ADDRESS OF CONCERN 5950 Symphony Woods Road, Suite 301, Columbia, MD 21044

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 12 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other either directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled AUTOMATED CREDIT APPLICATION SYSTEM

by inventor(s) James R. DeFrancesco et al.

described in

the specification filed herewith

application serial no. (TO BE DETERMINED), filed September 3, 1997

patent no. _____, issued _____

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 CFR 1.9(c) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e). *NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

NAME _____

ADDRESS _____

INDIVIDUAL

SMALL BUSINESS CONCERN

NONPROFIT ORGANIZATION

NAME _____

ADDRESS _____

INDIVIDUAL

SMALL BUSINESS CONCERN

NONPROFIT ORGANIZATION

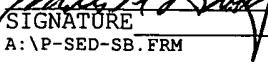
I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING Miles H. Grody

TITLE OF PERSON OTHER THAN OWNER General Counsel, Senior Vice President

ADDRESS OF PERSON SIGNING c/o CMSI, 5950 Symphony Woods Road, Columbia, Maryland 21044

SIGNATURE 

DATE October 24, 1997

A:\P-SED-SB.FRM